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ABSTRACT

Life expectancies are rising all over the world, leading to higher proportions of older adults in the population. This is especially true in Japan and Germany. In Germany today, "old" no longer means necessarily "poor and frail." Through volunteer work, lifelong learning, study tours, and participation in sports, older Germans are changing the autumn of their lives into a long "summer." This phenomenon has come about because the senior citizens of today have more money and education and better health than seniors of earlier generations. Good government policy encourages seniors to lead active lives, because such lifestyles promote good health and relieve the tax burden of supporting frail old age. It is doubtful whether the next generation will have as much money and leisure time, with wider unemployment and fewer pensions, but they will be well educated and therefore should also be able to prolong the "summer" of their lives. (KC)

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An active old age - senior citizens in Germany

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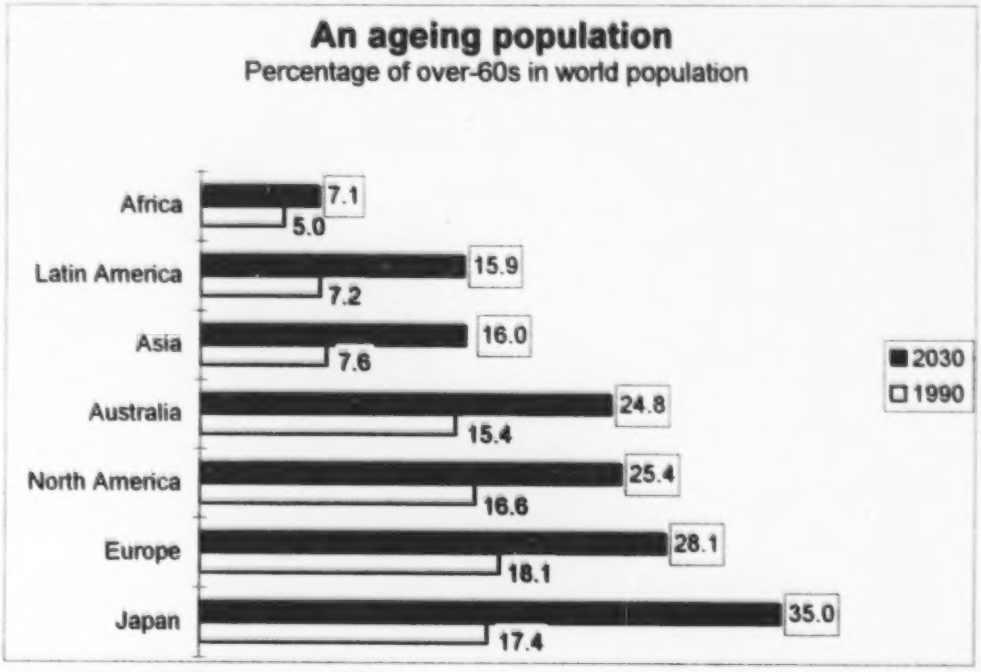
Summary

The illustration below shows it more clearly than a thousand words: all around the world, life expectancy is rising. This is true of Germany, too, and the trend here is a major reason why Europe takes second place behind Japan in the forecast for 2030. Birgit Metzler demonstrates convincingly that "old" in Germany no longer necessarily means "poor and frail". In her article, the Bonn-based freelance social-affairs journalist shows how, through voluntary work, life-long learning, study tours and sport, senior citizens can change the autumn of their life into a "summer".



Source: UN World Prospects 1995

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Introduction: From the autumn to the summer of life

"Life begins at 66..." - this refrain from a popular German song highlights a characteristic shift in society here: the retirement age no longer means just retirement but - after youth/training and work - represents a third period of life to be actively lived. The former short "autumn of life" has become a long "summer".

There are several reasons for this. The life expectancy of Germans has almost doubled over the last 120 years. For women it is almost 80 and for men approximately 73 years, and it is still rising. The causes include better medical care, declining infant mortality, healthier food and the reduction in heavy physical work. All this means that - in contrast to the cliché of the decrepit oldie - this third period of life can generally be actively lived and enjoyed in good health.

A new group, the "new elderly", has arrived on the scene since the mid-1970s. They take advantage of their retirement to do new things: to learn something new, to do charitable work or to fulfil long-held dreams of travel.

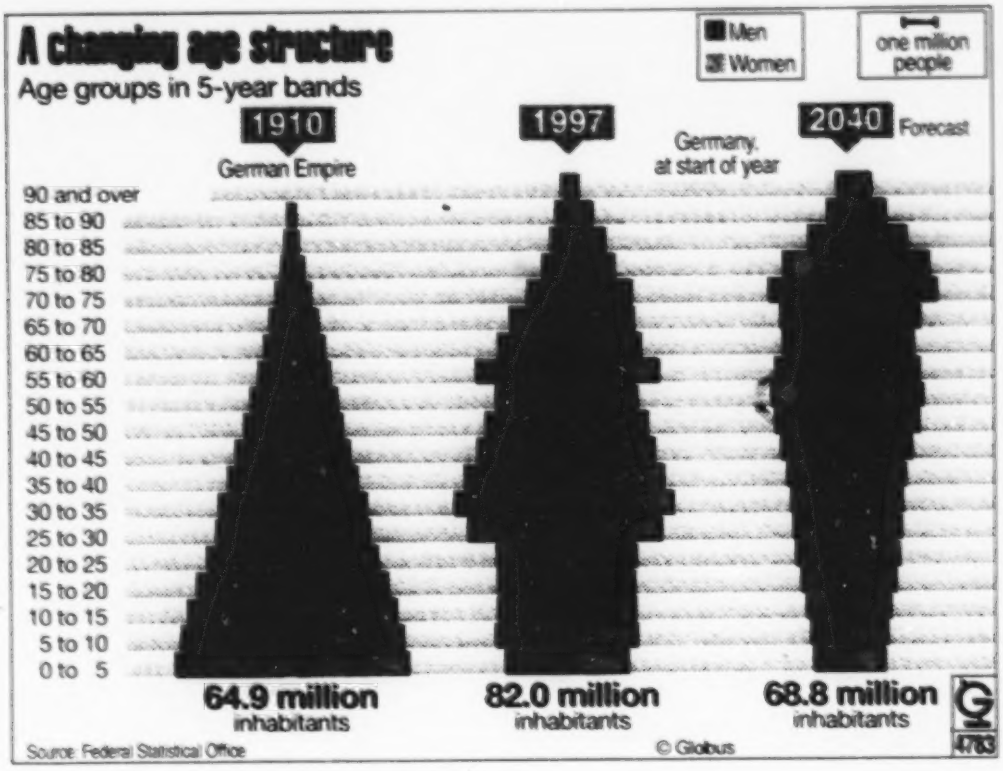
According to a study by the Federal Labour Ministry, more than two-thirds (68 %) of single men over 65 in the west of Germany have a monthly income of DM 2000 or more. Almost half of single women (43 %) and widows (45 %) have similar incomes, as do a good third of divorced women (36 %). 17 % of retired married couples even have an income of over DM 5000 per month. In the east of Germany, 51 % of retired married couples have a monthly income of over DM 3000. 8 % can expect over DM 4000 a month.

Another positive financial factor is that many older people live rent-free in their own house or apartment which has long since been paid for. Many others only pay low rents because they have lived in the same apartment for a long time.

Prosperous elderly people are increasingly becoming a hotly fought-over consumer group. Whether for travel, tea dances or fashion shows, fitness pills, stairlifts or other special equipment to make older people's lives easier, it is certainly a growth market.

This is particularly true of high-quality products and services. Older people are mostly critical consumers who place value on quality and think carefully before buying. The over-65s already

account for about 22 % of all consumer spending, although they are only 15 % of the total population.



However, the vital point is that the proportion of the elderly in the overall population is going to rise dramatically. Whilst the birth rate has been clearly falling since the 1960s, life expectancy is continuing to rise. At present, there are just under 13 million people in Germany aged 65 or over. Demographic experts expect this figure to rise to 16 million in 2010 and almost 22 million in 2040. In contrast, the number of children (0 - 15) will have fallen to eight million by then. In graphical terms, the age structure of the population will have changed from a "Christmas tree" to a "poplar" (cf. illustration of German age structures).

Similar demographic trends apply to the rest of Europe. In the European Union, 69 million of the 370 million population are already aged over 60. In 2020, the figure will have risen to 100 million. The European comparison contradicts the prejudice that old people are particularly well integrated in traditionally organised societies. Only a quarter of retired people in Spain are happy with their life, and as few as 3 % in Portugal. In Denmark, by contrast, the proportion of satisfied retired people is 70 %.

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For Germany, it is forecast that older people will gain in significance both economically and socially. That is the conclusion arrived at by the Federal Government's Enquête Commission on "Demographic Change". The versatile high-performers of today, accustomed to success as they are, are hardly likely to turn passive on retirement. Their parents' generation is already busy testing out the opportunities of "active old age".

Over 60s in Europe		
	Proportion of population (%)	Millions
United Kingdom	20.7	11.9
Belgium	20.7	2.1
Italy	20.6	11.9
Germany	20.4	16.3
Denmark	20.3	1.0
France	19.3	11.0
Luxembourg	19.1	0.1
Spain	18.9	7.4
Poland	18.2	1.8
Netherlands	17.4	2.6
Ireland	15.3	0.5
Source: SPD Bundestag Parliamentary Group 1993		Status: 1991

Honorary and charitable work and dedication

Helping others to help themselves: that is the objective of the "Senior Expert Service" (SES), the honorary service offered by German commerce for international cooperation; it was set up in 1983 by the umbrella associations of industry, trade and crafts with the support of the Federal Ministry for Economic Cooperation. In the 15 years of its existence, the SES has seconded 6300 people to 133 countries. The German government regards it as "an efficient and low-cost instrument of German development cooperation".

The experience of the senior experts is in demand, for example, to help improve the beer output of a brewery in Sichuan, China, or to establish a printing works in Jordan or to train carpenters in Venezuela. The 4500 or so SES experts are retired managers, foremen, technicians or craftsmen offering their occupational experience and their expertise to help companies in Third World countries and emerging economies. Their activities extend not only to Asia, Africa and Latin America, but also to eastern Europe and the east of Germany. During their secondment, which can last from two weeks to six months, the senior experts receive pocket money of DM 30 per day on top of free board and lodging. In 80 % of cases, these

costs are borne by the Federal Ministry of Economics, the Federal Ministry for Economic Cooperation and Development, or the EU.

But the real pay-off for the senior experts is the satisfaction of being needed and of being able to pass on their experience from life and work. Also, many say, they get to know their host country much better through working there than any tourist ever could.

The 160 or so "active senior citizens" in Munich have similar motives. They are spurred on by the feeling of being able to help, and particularly to stay on the ball in their occupation and to learn a bit more. The private-sector association was set up 13 years ago. It exists to give advice on a voluntary and honorary basis to young people starting up in business. The pensioners, average age 65, support their protégés in difficult meetings at the bank or with the authorities, design financial proposals, give tips on improving production processes or help with registering patents. And no matter how long it takes, the advice of the active senior citizens is free.

There is, however, a general lack of women in the ranks of the senior experts and the active senior citizens. For example, only 5 % of the SES experts are women. This is a consequence of the traditional roles which still existed in that generation, where women tended to stay at home rather than work in trade, crafts or commerce.

When retired people no longer wish to continue working in their former occupation but do not want to sit back and relax, they can find tailored new activities and honorary offices via the 100 or so Senior Citizens' Offices. These derive from a trial by the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth in 1992-1996. Currently, most of them are funded jointly by the municipalities and the independent charitable associations.

The Senior Citizens' Offices act as an interface between supply and demand for every kind of social service. Examples include reading services for the partially sighted, the organisation of a second-hand clothes service, visits to patients in hospital, or afternoon care for the children of working parents. The Senior Citizens' Offices ascertain the local needs, find volunteers for the various organisations, or develop their own projects together with interested senior citizens. Those pensioners who do not really know exactly what they want to do are put in contact with specific activities via discussion groups or proposals from the Senior Citizens' Offices.

But the Senior Citizens' Offices do not only clear the path for the voluntary helpers. It is also important that the helpers can themselves stipulate how much time they want to spend on their voluntary activities.

In this way, elderly people not only retain their self-confidence and satisfaction: the new concept of work by senior citizens also benefits the common good. In times when government money is tight, the honorary work of pensioners helps safeguard the welfare state. This is a potential which is far from being as developed in Germany as it is in the United Kingdom or the USA, where far more social tasks are in the hands of volunteers.

According to Professor Martin Kohli, gerontologist at the Free University, Berlin, about 12 % of women and 20 % of men in Germany hold an honorary office. However, as people get older, after they reach about 60, they become less prepared to participate in a sporting or cultural group. The same goes for politics. Only about 500,000 of the over-60s, i.e. about 4 %, are members of a senior citizens' organisation of the major political parties such as the "Senioren-Union" of the CDU or the SPD's "60 plus". And of that figure, only a minority are politically active.

At the same time, some of the political self-help organisations set up by elderly people are clearly growing. An example is the "Grey Panthers", an old people's protection league set up in 1975, which now has more than 30,000 members. The aim of the "Grey Panthers" is to improve the living conditions of older people. Among other things, it calls for a minimum pension and for improved accommodation and care. In recent years, the political activities of the "Grey Panthers" have died down. In the 1980s, they attracted attention through spectacular mass demonstrations and by standing for parliament.

Senior citizens' advisory councils, which were set up in the 1970s by many towns and local authorities, do have the right to be heard regarding political decisions by the municipalities, but have no right to vote when their interests are affected. The members of these advisory councils are appointed by the local administrations, seconded by senior citizens' organisations, or elected directly.

In addition to voluntary work, senior citizens in Germany also contribute a lot to the gross national product within the family. In the course of his research, Kohli has found that older

women in particular, but also men, spend a total of about three and a half billion hours a year caring for relatives and looking after grandchildren. Assuming a net hourly wage of DM 23, Kohli reckons that this means that 60 to 85-year-olds voluntarily provide services worth some DM 80 billion a year.

Life-long learning

An appetite for learning is very common amongst the "active pensioners". The numbers attending courses and lectures at adult education facilities and universities is continuously rising. At the University of Münster, for example, some 2000 elderly people were registered for the 1997/98 winter semester, ten times as many as in 1986. In total, the Federal Statistical Office has noted some 20,000 students aged 55 or more at German universities and technical colleges.

Almost half of them are women. About a quarter are merely attending three or four hours of lectures a week in an area of special interest to them. Another quarter are taking a proper degree course or a doctorate. The remaining 50 % go to special courses for senior citizens. These mainly consist of regular teaching (seminars, exercises, courses) together with the younger students, coupled with special advice and assistance for senior citizens. A total of 35 universities and colleges in Germany offer such courses, but there is no binding and uniform rule for the length and content of the study or any final examinations.

The courses of the *Volkshochschulen*, offering adult education, are also very popular. In 1996, about 1.2 million people aged over 50 attended such courses. As at the universities, the main fields of interest of the older people are languages, literature, history, history of art, and social and psychological topics. And, once again, the elderly are generally taking the same courses as younger people.

As their proportion of the overall population increases, the senior citizens' demand for education will grow as well. Experts estimate that in 2010 almost 4 million elderly people will be squeezing into adult education and university courses. More and more people who already have a higher level of education want to take active advantage of the third period of their life - free of occupational and family duties. They are receptive to new ideas, and looking for self-fulfilment, creativity and personal development.

What Germany generally lacks at present is an educational service tailored to the specific needs of ageing people. Experts like Sylvia Kade from the German Institute of Adult Education in Frankfurt am Main are therefore proposing new concepts for the education of senior citizens. The guiding principle is that the course content and learning objectives need to make sense for older people and where possible to be of significance for their own daily lives.

The proposals for appropriate courses include memoir-writing classes, seminars on mourning, political discussion groups, joint studies of art in museums, fora for the exchange of knowledge, theatre workshops and talks in schools by people who have lived through former times. Companies should also include special courses for older people in their in-company further training, instead of simply sending their employees into early retirement, says Sylvia Kade.

One private individual has decided not to wait any longer for new ideas in education for the elderly to be implemented. Martin Rabe, an artist, set up the first German university specially for senior citizens in the village of Holzen near Lörrach in southern Baden in 1997. At this mini-university, with only 50 places, the emphasis is specifically on the relationships between arts, humanities and natural sciences. Specialisation is not required. From a holistic perspective, Holzen University also aims to comment on topical questions of general interest. The students, aged between 58 and 78, say that they expect their studies in Holzen to give them a sharper insight into the problems around them and to help them to order their own lives better.

However, studying at Germany's senior citizens' university, which is funded by a private foundation, is not cheap. The fees are DM 4500 per year. It therefore costs DM 13,500 to attend the intended three years of courses.

Travel also broadens the mind

Another typical characteristic of the active senior citizens in Germany is that their desire to travel is continuously growing. On average, the over-50s pack their cases twice a year. Travel operators are already selling some 40 % of their holidays to the 20 million or so mobile older people. This was shown by a study published in 1997 by the Munich-based Institute of the Leisure Industry. The market is growing, partly because older people are healthier and

wealthier than they used to be, and partly because their numbers are increasing. Also, more and more Germans are realising how fond they are of travelling at an early age and are continuing to foster this inclination as they get older. Others want to catch up on what they have missed. According to the authors of the Munich study, travel is a "sophisticated and pleasant activity" for people whose year is no longer structured and predetermined by work and family duties. They forecast that by 2005 the number of elderly travellers will increase to some 27 million, all going on at least two trips.

Whether they self-drive their camper van to Norway or want to see the burial chambers of the pyramids - travelling senior citizens are often pro-active holiday-makers. They want to expand their horizons. It is just as important for them to meet people and to do things together. Amongst the holidays on offer, they prefer study tours to spa cures and leisure trips. In particular, they do not wish to spend their holiday in old people's ghettos, but want to be together with younger people. Special holidays for older people are therefore less popular. Even so, experts expect that that sort of holiday will also become more common, as more elderly people travelling would like to be accompanied by a doctor and have help with their luggage. Often, a change of scene can be a great help in alleviating an illness.

Sport keeps you healthy

People who do sport are said to remain healthy and fit for longer. On the other hand, no other activity declines as sharply in old age as sport. Of the over-60s, only 7 % or so go in for active sport, compared with 44 % of 30 to 60-year-olds. Often the only ones to continue are those who have been enthusiastically involved in sport from early on. All the rest avoid it. They only do sport and gymnastics when their doctor "prescribes" it to boost their circulation and mobility. Sport-related activities which are linked to fun and company, such as group walks or dances, are more popular too.

Sport in old age is not as popular in Germany as in Britain, the USA or Canada. In order to change this, the Federal Ministry for Family Affairs and Senior Citizens held a congress in Cologne in 1994, which led to a nation-wide sporting competition for senior citizens. After all, given the rising number of older people, it is not only important to the individual that he or she does sport to remain healthy, mobile and fitter for longer. Sport for senior citizens also relieves the burden on the social system, by reducing health-care and nursing costs.

Welfare associations, the churches and the German Sports Federation offer special sports clubs for older people, as do many other groups, such as the Federal Association of Dancing for Senior Citizens. But so far there are not many instructors around who can give practical support to sport for the elderly. The only place offering training is the Institute for Sports Studies and Sport at the University of Bonn. The Institute is also designing special training programmes for the elderly, aimed at boosting the heart function and circulation.

Outlook

Overall, therefore, the opportunities for a long and fulfilled third period of life in Germany are better than ever. Whether this will remain so seems doubtful. In any case, according to the experts, many senior citizens will have less financial clout in future than they do today. Early-retirement arrangements, for example, will be less lucrative than they have been. Unemployment before the retirement age may mean that people have to fall back on their own savings. And, in future, the pensions of highly qualified people are likely to be lower than they are today.

Private supplements to state and company pensions are therefore already becoming more popular. The number of life assurance contracts worth between DM 50,000 and 100,000 has increased from 22 to 32 % in the last ten years.

Even if they will have less money available, the adults of today - i.e. the senior citizens of tomorrow - are likely to have a better environment for successful living in their old age. A higher level of education and, particularly for women, varied occupational experience are making the transition to the third period of life easier.

At the same time, many are confronted by a different problem: have they come to terms with being alone in the long term? One-third of all households in Germany consist of only one person. In other words, more than 13 million men and women live alone. A large proportion of these singles (44 %) - the pensioners of tomorrow - are aged between 30 and 64. And the Federal Statistical Office says that this is a growing trend.

Would you like to find out more?

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